



DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter claimed and for which a patent is sought on the invention entitled "SECURING ELECTRONIC TRANSACTIONS OVER PUBLIC NETWORKS", the specification of which

[] is attached hereto. [X] was filed on December 23, 1999 as Application Serial No. 09/471,490 and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is known to me to be material to patentability in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s):

Priority Claimed

Number Country Day/Month/Year filed

Yes No

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Prior U. S. Application(s):

Serial No.

Filing Date

Status: Patented, Pending, Abandoned

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

I hereby appoint the following attorney(s) and/or agent(s): Alfred A. Stadnicki, Reg. No. 30,226; Peter N. Los, Reg. No. 19,789; Francis A. Keegan, Reg. No. 19,245; Michael N. Lau, Reg. No. 39,479; Ron Snider, Reg. No. 24,962 all of:

LALOS & KEEGAN

1146 Nineteenth Street, N.W.

Fifth floor

Washington, D.C. 20036-3703

with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and all future correspondence should be addressed to Alfred A. Stadnicki @ LALOS & KEEGAN, 1146 Nineteenth Street, N.W., Washington, D.C. 20036-3703



Full name of sole or first inventor: Ravi Ganesan

Inventor's signature:

Date: 3/27/00

Residence: 5240 Blue Yarrow Run, Norcross Georgia

Citizenship: ~~India~~ USA

Post Office Address: Same as Residence

Full name of second joint inventor: Kenneth Hobday

Inventor's signature:

Date: 3/20/2000

Residence: 241 Bluff Ridge Court, Powell, Ohio

Citizenship: USA

Post Office Address: Same as Residence

Full name of third joint inventor: Matt Lewis

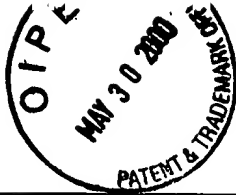
Inventor's signature:

Date: 3/24/00

Residence: 1909 Grist Stone Court, Atlanta, Georgia

Citizenship: USA

Post Office Address: Same as Residence



FORM PTO-1596
1-31-92

RECORDATION FORM COVER SHEET

U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

DOCKET NO.: 3350-19E

PATENTS ONLY

To the Honorable Commissioner of Patents and Trademarks: Please record the attached original documents or copy thereto:

1. Name of conveying party(ies): Ravi Ganesan, Kenneth Hogday and Matt Lewis

2. Name and address of receiving party(ies):

Name: CheckFree Corporation

Internal Address: _____

Street Address: 4411 East Jones Bridge Road

City: Norcross State/Country: GA ZIP: 30092

Additional name(s) of conveying party(ies) attached? Yes X No

3. Nature of conveyance:

X Assignment Merger

Security Agreement Change of Name

Other

Execution Date: 3/20/00, 3/24/00, 3/27/00,

Additional name(s) & address(es) attached? Yes X No

4. Application number(s) or patent number(s):

If the document is being filed together with a new application, the execution date of the application is: _____

A. Patent Application No(s). 09/471,490

Filed: December 23, 1999

B. Patent No(s).

Additional numbers attached? Yes X No

5. Name and address of party to whom correspondence concerning document should be mailed:

Name: Alfred A. Stadnicki

Internal Address: _____

Street Address: 1146 Nineteenth Street, N.W.

Fifth Floor

City Washington State: DC ZIP: 20036-3703

6. Total number of applications and patents involved: 1

7. Total fee (37 CFR 3.41) \$40.00

X Enclosed

Authorized to be charged to deposit account

8. Deposit account number:

12-0429

DO NOT USE THIS SPACE

9. Statement and signature.

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

Alfred A. Stadnicki, 30,226

Name and Registration No. of Person Signing

Signature

March 29, 2000

Date

Total number of pages comprising cover sheet: 1

CMB No. 0851-0011 (exp. 4/94)

(Client No. 3LSecurity)

ASSIGNMENT

WHEREAS, I/we (as applicable) Ravi Ganesan, Kenneth Hobday and Matt Lewis, have made a certain new and useful invention as set forth in an application for United States Letters Patent, entitled "SECURING ELECTRONIC TRANSACTIONS OVER PUBLIC NETWORKS", for which an application for United States Letters Patent [] is filed herewith or [X] was filed on December 23, 1999 as Application Serial No. 09/471,490;

AND WHEREAS, I/we hereby acknowledge my/our obligation to transfer the entire right, title and interest to said invention and in and to any and all Letters Patent of the United States and foreign countries which may be obtained therefore to CheckFree Corporation (hereinafter referred to as **ASSIGNEE**), a corporation organized and existing under the laws of the State of Delaware and having an address of 4411 East Jones Bridge Road, Norcross, Georgia 30092;

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I/we do hereby sell, assign, transfer and set over unto said **ASSIGNEE**, its legal representatives, successors, and assigns, the entire right, title and interest in and to said invention as set forth in the above-mentioned application, including any continuations, continuations-in-part, divisions, reissues, re-examinations or extensions thereof, and in and to any and all patents of the United States and foreign countries which may be issued for said invention including rights to priority under the International Convention of Paris (1883), as amended;

UPON SAID CONSIDERATIONS, I/we hereby acknowledge and agree that I/we have not and will not execute any writing or do any act whatsoever conflicting with these presents, and that I/we will, at any time upon request, without further or additional consideration but at the expense of said **ASSIGNEE**, execute such additional assignments and other writings, for example statements and other affidavits, and do such additional acts, for example giving testimony, as said **ASSIGNEE** may deem necessary or desirable to perfect the **ASSIGNEE's** enjoyment of rights granted in said invention, and render all necessary assistance in making application for and obtaining original, divisional, continuations, continuations-in-part, reexamined, reissued, or extended Letters Patent of the United States or of any and all foreign countries on said invention, and in any proceedings or transactions involving such applications or patents, including those relating to the enforcement of any rights or choses in action accruing as a result of said applications or patents, it being understood that the foregoing covenant and agreement shall bind, and inure to the benefit of the successors, assigns and legal representatives of me/us and **ASSIGNEE**;

AND I/we request the Commissioner of Patents and Trademarks to issue any Letters Patent of the United States which may be issued for said invention to said **ASSIGNEE**, its legal representatives, successors or assigns, as the sole owner of the entire right, title and interest in and to said patent and the invention covered thereby.

Date: 3/27/00
Name: [Signature]
(typed): Ravi Ganesan

State/Commonwealth of Georgia
County of Gwinnett

Then, personally appeared the above-named Ravi Ganesan,
of Checkfree Corp., this 27 day of March, 2000, to me personally known and
known to me to be the person described in and who executed the foregoing assignment and
acknowledged the same to be his or her own free act and deed, before me.

Notary Public [Signature: Sharon A. Hand]
My commission expires _____

Notary Public, Gwinnett County, Georgia
My Commission Expires June 30, 2000

Date: 3/20/00
Name: [Signature]
(typed): Kenneth Hobday

State/Commonwealth of Ohio
County of Franklin

Then personally appeared the above-named Kenneth Hobday,
of Checkfree Corp., this 20 day of March, 2000, to me personally known and
known to me to be the person described in and who executed the foregoing assignment and
acknowledged the same to be his or her own free act and deed, before me.

Notary Public Paula m. Adkins
My commission expires _____

PAULA M. ADKINS
NOTARY PUBLIC, STATE OF OHIO
MY COMMISSION EXPIRES SEPT. 15, 2003

Date: 3/24/00
Name: Matthew S. Lewis [Signature]
(typed): Matt Lewis

State/Commonwealth of Georgia
County of Gwinnett

Then, personally appeared the above-named Matthew S. Lewis,
of Checkfree Corp., this 24 day of March, 2000, to me personally known and
known to me to be the person described in and who executed the foregoing assignment and
acknowledged the same to be his or her own free act and deed, before me.

Notary Public [Signature: Sharon A. Hand]
My commission expires _____

Notary Public, Gwinnett County, Georgia
My Commission Expires June 30, 2000